

Important Cash Card Business and Financial Information

Unit : NTS Thousand, Card

2026 January

Issuer	No. of Cards with Line Drawn	No. of Cards with Line Undrawn	Total Line Extended	Total Available Line of Cardholders	Outstanding Balance (including non-accrual amounts)	Delinquency Ratio (%)	Coverage Balance	Monthly Write-off Amount	Annual Write-off Amount
First Commercial Bank	978	0	273,203	47,874	31	0.000	10	0	0
Hua Nan Commercial Bank	179	2,436	1,286,090	112,255	2,539	0.606	1,684	0	0
Taichung Commercial Bank	0	11	1,177	0	0	0.000	20,858	0	0
HSBC Bank(Taiwan) Ltd.	1,090	1,634	160,193	8,482	27,659	0.009	18,866	12	12
Shin Kong Commercial Bank	8	0	79	0	79	0.000	0	0	0
Union Bank of Taiwan	138	0	13,714	1,100	1,330	0.076	102	4	4
Yuanta Bank	652	16,927	5,273,700	0	5,488	0.339	109	15	15
Bank Sinopac	77	0	1,175	0	504	0.000	78	0	0
Cosmos Bank, Taiwan	268,650	140,960	249,650,263	38,136,351	9,708,716	1.055	142,761	22,947	22,947
DBS Bank(Taiwan)Ltd.	809	10,078	1,318,401	270,952	53,568	0.000	540	426	426
Taishin International Bank	1,681	9,546	5,105,440	1,000,980	73,106	0.840	26,292	357	357
Chinatrust Commercial Bank	1,532	117	759,310	212,839	36,814	1.944	3,553	2,924	2,924
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	275,794	181,709	263,842,745	39,790,833	9,909,834	1.048	214,853	26,685	26,685

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 No. of cards with line drawn: No. of cards with line drawn at the end of base date month.

2.2 No. of cards with line undrawn: No. of cards with line undrawn at the end of base date month.

2.3 Total line extended: Sum total of line approved to cardholders per cash card contract at the end of base date month, in the unit of NTS\$1,000.

2.4 Total available line: Sum total of line available to cardholders at the end of base date month, in the unit of NTS\$1,000.

2.5 Outstanding balance (overdue receivables included): Sum total of line drawn by cardholders at the end of base date month, in the unit of NTS\$1,000.

2.6 Delinquency Ratio : Ratio of non-performing loan to loan outstanding at the end of base date month (The definitions of non-performing loan shall be as set out in the Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans).

2.7 Coverage balance : Bad debt reserve put aside for cash card business at the end of base date month, in the unit of NTS\$1,000.

2.8 Monthly write-off amount : Amount of bad debt write-off in the base date month, in the unit of NTS\$1,000.

2.9 Annual write-off amount : Amount of accumulated bad debt write-off for the year, in the unit of NTS\$1,000.

3. The end of base date month means the end of month prior to the date of reporting.